

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Danielle Yvette Davies
Debtor

Case No. 23-01194-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 25, 2023

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2023:

Recip ID	Recipient Name and Address
5544378	+ Michael Dougherty, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
	+ Email/Text: mrdiscen@discover.com	Aug 25 2023 18:34:00	DISCOVER BANK, ATTN: OFFICER, MANAGING OR GENERAL AGENT, 502 E MARKET ST, GREENWOOD, DE 19950-9700
5544378	+ Email/Text: PHILAW@weltman.com	Aug 25 2023 18:34:00	Michael Dougherty, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Brett Freeman	on behalf of Debtor 1 Danielle Yvette Davies brett@freeman.law brettfreemanecf@gmail.com;shannon@freeman.law;bmf153@recap.email
John J Martin	pa36@ecfbis.com trustee@martin-law.net

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Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Chapter 7

Danielle Yvette Davies,
Debtor

Case No. 5:23-bk-1194-MJC

Danielle Yvette Davies,
Movant

vs.

Discover Bank,
Respondent

ORDER GRANTING MOTION TO AVOID LIEN

Upon Motion of the Debtor to avoid a judicial lien held by Discover Bank (“Respondent”) in the real property of the Debtor located at 419 May Street, Mayfield, Lackawanna County, Pennsylvania (“Real Property”);

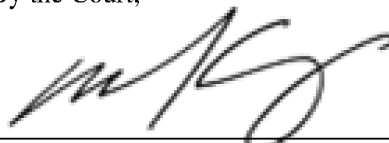
AND, the Debtor having asserted that the alleged lien arising from the judgment entered at the Lackawanna County Court of Common Pleas at Docket #2022-CV-1136 is subject to avoidance pursuant to 11 U.S.C. §522(f);

AND, the Debtor having certified that adequate notice of the Motion was sent to the Respondent and that no answer or other response to the Motion has been filed;

IT IS HEREBY ORDERED that the Motion is **GRANTED**.

IT IS FURTHER ORDERED, subject to 11 U.S.C. §349(b), that the judicial lien held by the Respondent, if any, against the Real Property of the Debtor is **AVOIDED**.

By the Court,



Mark J. Conway, Bankruptcy Judge
Dated: August 25, 2023